

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
WILKES BARRE DIVISION**

In re: CARIDAD PEREZ	§	Case No. 5:18-bk-02607
BETH A FISHER	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 06/20/2018.
- 2) The plan was confirmed on 03/01/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 10/01/2020, 10/27/2020.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 07/15/2020, 08/07/2023.
- 5) The case was dismissed on 09/08/2023.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 42,146.00	
Less amount refunded to debtor(s)	\$ 49.02	
NET RECEIPTS		\$ 42,096.98

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 750.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,956.19	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 3,706.19
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
VINCENT RUBINO, ESQUIRE	Lgl	0.00	NA	NA	750.00	0.00
DISCOVER	Uns	1,779.05	1,858.37	1,858.37	1,440.56	0.00
DISCOVER	Uns	6,652.49	7,613.15	7,613.15	5,901.52	0.00
INTERNAL REVENUE SERVICE	Pri	2,429.66	2,182.12	1,981.37	1,981.37	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	2,182.12	200.75	155.62	0.00
DEPARTMENT OF HOUSING & ECMC	Sec	0.00	33,341.85	0.00	0.00	0.00
ECMC	Uns	9,378.37	9,467.99	0.00	0.00	0.00
ECMC	Uns	29,997.00	27,572.27	0.00	0.00	0.00
ECMC	Uns	0.00	3,995.11	0.00	0.00	0.00
WELLS FARGO	Sec	0.00	NA	NA	0.00	0.00
NCB MANAGEMENT SERVICES INC	Uns	0.00	923.60	923.60	715.95	0.00
TOYOTA FINANCIAL SERVICES	Sec	7,633.00	7,853.26	1,279.48	1,279.48	0.00
TOYOTA FINANCIAL SERVICES	Sec	17,273.00	17,469.05	1,578.36	1,578.36	0.00
CAPITAL ONE BANK	Uns	1,808.69	1,863.78	1,863.78	1,444.75	0.00
CREDIT FIRST	Uns	741.00	741.60	741.60	561.29	0.00
CREDIT FIRST	Uns	1,053.35	1,092.47	1,092.47	846.85	0.00
MIDLAND CREDIT MGMT;	Uns	825.00	824.91	824.91	639.45	0.00
MIDLAND CREDIT MGMT;	Uns	1,114.00	1,113.58	1,113.58	863.22	0.00

UST Form 101-13-FR-S (9/1/2009)

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
MIDLAND CREDIT MGMT;	Uns	2,616.00	2,616.28	2,616.28	2,028.08	0.00
MIDLAND CREDIT MGMT;	Uns	1,718.00	1,718.22	1,718.22	1,331.92	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	835.95	835.95	648.00	0.00
RESURGENT CAPITAL SERVICES	Uns	1,350.00	1,350.07	1,350.07	1,046.54	0.00
MIDLAND CREDIT MGMT;	Uns	1,980.37	1,980.37	1,980.37	1,535.14	0.00
PORTFOLIO RECOVERY	Uns	2,248.00	2,248.37	2,248.37	1,742.88	0.00
PORTFOLIO RECOVERY	Uns	610.00	609.70	609.70	461.45	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	278.35	278.35	205.57	0.00
QUANTUM3 GROUP, LLC	Uns	1,715.22	1,850.75	1,850.75	1,434.65	0.00
QUANTUM3 GROUP, LLC	Uns	111.11	115.44	115.44	85.25	0.00
QUANTUM3 GROUP, LLC	Uns	47.47	381.52	381.52	295.74	0.00
ECAST SETTLEMENT CORP	Uns	1,722.31	1,707.68	1,707.68	1,323.75	0.00
BECKET & LEE	Uns	1,009.00	1,009.40	1,009.40	782.46	0.00
BECKET & LEE	Uns	973.70	1,040.06	1,040.06	806.23	0.00
BECKET & LEE	Uns	3,002.12	3,087.74	3,087.74	2,393.54	0.00
PORTFOLIO RECOVERY	Uns	1,248.00	1,248.32	1,248.32	967.66	0.00
PORTFOLIO RECOVERY	Uns	1,328.84	1,387.31	1,387.31	1,075.41	0.00
PORTFOLIO RECOVERY	Uns	3,016.00	3,015.52	3,015.52	2,337.56	0.00
SYNCHRONY BANK	Uns	0.00	537.33	537.33	406.68	0.00
US DEPARTMENT OF EDUCATION	Uns	45,809.53	45,817.41	0.00	0.00	0.00
WELLS FARGO	Sec	132,203.34	129,677.59	73.86	73.86	0.00
COMENITY BANK	Uns	1.00	NA	NA	0.00	0.00
COMENITY BANK	Uns	1,980.00	NA	NA	0.00	0.00
COMENITY BANK	Uns	1.00	NA	NA	0.00	0.00
COORDINATED HEALTH	Uns	50.00	NA	NA	0.00	0.00
GE CAPITAL RETAIL BANK	Uns	764.00	NA	NA	0.00	0.00
NYC DEPT DEPT OF FINANCE	Uns	175.00	NA	NA	0.00	0.00
NYC DEPT DEPT OF FINANCE	Uns	180.00	NA	NA	0.00	0.00
PSECU	Uns	2,533.18	NA	NA	0.00	0.00
VALOR FEDERAL CREDIT UNION	Uns	1.00	NA	NA	0.00	0.00
WFFNB/RAYMOUR & FLANIGAN	Uns	1.00	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK	Uns	493.00	NA	NA	0.00	0.00

UST Form 101-13-FR-S (9/1/2009)

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 73.86	\$ 73.86	\$ 0.00
Debt Secured by Vehicle	\$ 2,857.84	\$ 2,857.84	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 2,931.70	\$ 2,931.70	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 1,981.37	\$ 1,981.37	\$ 0.00
TOTAL PRIORITY:	\$ 1,981.37	\$ 1,981.37	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 43,250.59	\$ 33,477.72	\$ 0.00

Disbursements:

Expenses of Administration	\$ 3,706.19	
Disbursements to Creditors	\$ 38,390.79	
TOTAL DISBURSEMENTS:		\$ 42,096.98

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/07/2023

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (9/1/2009)